

Information to identify the case:	
Debtor 1	Derek Lynn Martin First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Rebecca Ann Martin First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 17-23664-ABA	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Derek Lynn Martin

Rebecca Ann Martin

10/19/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Derek Lynn Martin
Rebecca Ann Martin
Debtors

Case No. 17-23664-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 19, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2022:

Recip ID	Recipient Name and Address
db	+ Derek Lynn Martin, 8217 Barlour Road, Pennsauken, NJ 08110-3301
jdb	#+ Rebecca Ann Martin, 8217 Barlour Road, Pennsauken, NJ 08110-3301
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ LOANCARE, LLC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
516920442	Ditech, PO Box 6172, Rapid City, SD 57709-6172
516920441	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
516976142	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516920443	+ Frederic I Weinberg, Esq., 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
516920444	+ Frederic I Weinberg, Esq., 1001 E. Hector Street, Ste 220, Conshohocken, PA 19428-2395
516920448	+ Law Offices of Frederic I. Weinberg, ATTN: Joel M. Flink, 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
516920452	Regional Orthopedic PA, PO Box 8566, Cherry Hill, NJ 08002-0566
516920453	+ Regional Orthopedic Professional Sports, ATTN: Scott H. Marcus, Esquire, 121 Johnson Road, Blackwood, NJ 08012-1758
516920455	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg		Oct 19 2022 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 19 2022 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516920437	+ EDI: BANKAMER.COM	Oct 20 2022 00:43:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516920438	EDI: BANKAMER.COM	Oct 20 2022 00:43:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
516933577	EDI: DISCOVER.COM	Oct 20 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516920440	+ EDI: DISCOVER.COM	Oct 20 2022 00:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516920439	EDI: IRS.COM	Oct 20 2022 00:43:00	Department of the Treasury, Internal Revenue Service, PO Box 9019, Holtsville, NY 11742-9019
518181385	+ Email/Text: LC-Bankruptcy-RF@loanCare.net	Oct 19 2022 20:49:00	LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452, LOANCARE,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Oct 19, 2022

Form ID: 3180W

Total Noticed: 33

518181384	+ Email/Text: LC-Bankruptcy-RF@loanCare.net	Oct 19 2022 20:49:00	LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
517118616	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2022 20:50:00	LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
516920449	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 19 2022 20:50:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516920450	Email/Text: signed.order@pfwattorneys.com	Oct 19 2022 20:49:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
516920451	+ Email/Text: bkdepartment@rtresolutions.com	Oct 19 2022 20:50:00	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516920454	+ Email/Text: asmith@marcuslaw.net	Oct 19 2022 20:50:00	Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
516929082	+ Email/Text: bankruptcy@bbandt.com	Oct 19 2022 20:50:00	Scott H. Marcus & Associates, 121 Johnson Road, Turnersville, NJ 08012-1758
516920456	+ Email/Text: bankruptcy@bbandt.com	Oct 19 2022 20:50:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
516923138	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052
516920457	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516920458	+ EDI: WFFC2	Oct 20 2022 00:43:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517077268	EDI: WFFC2	Oct 20 2022 00:43:00	Wells Fargo Bank, Mac-F8235-02f, Po Box 10438, Des Moines, IA 50306-0438
			Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516920446	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516920445	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
516920447	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor LOANCARE LLC. hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joel R. Spivack	on behalf of Joint Debtor Rebecca Ann Martin joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Joel R. Spivack	on behalf of Debtor Derek Lynn Martin joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Nicholas V. Rogers	on behalf of Creditor Ditech Financial LLC nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor LOANCARE LLC. nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor LOANCARE LLC. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12